

August 18, 2022



IMPORTANT MORTGAGE NOTIFICATION
Your Payment and Interest Rate will Increase.
Questions? Call us at 800-258-8602.

NYLENE CASHER
JAMES CASHER
193 SUNSET CIR
TIOGA, PA 16946

Account Number: [REDACTED]
Property Address: 193 SUNSET CIRCLE
TIOGA, PA 16946

Dear Customer(s):

SPS is committed to providing you with the information you need to manage your home mortgage payments.

Mortgage Modification Reminder

Under the terms of your Step Rate Modification Agreement, your interest rate and payment amount are subject to scheduled changes until the interest rate cap is reached, which was established based on the market interest rate as of the date that your modification agreement was prepared.

Modification Payment Information

The payment schedule below shows estimated future changes to your mortgage payment. Specifically, your next scheduled interest rate and payment amount change is November 1, 2022. The total monthly payment due on that date will be \$649.94.

Interest Rate Effective Date	Interest Rate	A. Monthly Principal and Interest Payment Amount	B. Estimated Monthly Escrow Payment Amount	C. Total Monthly Payment	Payment Date
10/01/2022	4.45600%	\$331.68	\$318.26	\$649.94	11/01/2022
10/01/2023	5.45600%	\$374.69	\$318.26	\$692.95	11/01/2023
10/01/2024	6.45600%	\$419.10	\$318.26	\$737.36	11/01/2024
10/01/2025	7.45600%	\$464.63	\$318.26	\$782.89	11/01/2025

1. Your monthly payment includes an escrow amount for property taxes, hazard insurance and other escrowed expenses (if applicable), which, if they increase, may also increase your monthly payment.
2. Your total monthly payment (C.) is calculated by adding (A.) principal and interest and (B.) escrow.
3. The interest rate(s) listed will be your interest rate(s) for the remaining term of the mortgage.

Please note that if you are currently set up on our automatic withdrawal program (ACH), your monthly ACH payment will change to match the amount provided in this notice. This change will be made as of the first scheduled automatic payment after the date this payment change is effective.

Mortgage Assistance

If you have any questions, your assigned Relationship Manager, Jacqueline Martin-Peters, can be reached toll free at (888) 818-6032 x 50386 or by email at Relationship.Manager@spservicing.com.

At SPS, any of our Customer Care Experts can assist you with answers to your questions about the status or history of your account, document requirements, or any of our available loan resolution options. If you have any questions or concerns, please contact SPS. Our toll-free number is 800-258-8602 and representatives are available Monday through Friday between the hours of 8 a.m. and 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time. Monday through Friday between the hours of 8 a.m. and 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time.

If you would like counseling or assistance you can contact the following: U.S. Department of Housing and Urban Development. For a list of homeownership counselors or counseling organizations in your area, go to <https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or you can call HUD at 1-800-569-4287.

Sincerely,

Select Portfolio Servicing, Inc.

Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llámenos al numero 800-831-0118 y seleccione/marque la opción 2.

This communication from a debt collector is an attempt to collect a debt and any information obtained will be used for that purpose.

New York City - Collection Agency License # 1170514